

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Rita Shine Bird )  
 )  
 ) Case No. 17-21787 CMB  
 )  
 ) Chapter 13  
 )  
 Debtor(s). )  
 )  
 ) X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Rita Shine Bird

a motion to lift stay  
as to creditor \_\_\_\_\_

☒ Other: The plan is being modified to incorporate the Notice of Mortgage Payment Change filed by PNC Bank, NA on 11/14/22, and to cure plan arrear

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

Chapter 13 Plan dated  
☒ Amended Chapter 13 Plan dated April 29, 2020

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

x Debtor(s) Plan payments shall be changed from \$ 1,310.00 to

\$ 1,650.00 per Month, effective December 2022 ; and/or the Plan term shall be changed from \_\_\_\_\_ months to \_\_\_\_\_ months.

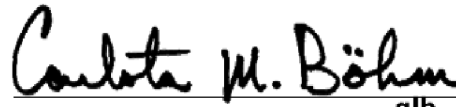
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: PNC Bank, NA CL.#4 governs following all NMPC of record with the monthly payment to be paid \$779.20 per month beginning 1/1/2023. The debtor is not required to file a separate Response to the NMPC filed on 11/14/22.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 30th day of November, 2022



Carlota M. Böhm <sup>glb</sup>  
United States Bankruptcy Judge

FILED  
11/30/22 10:49 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/ Scott R. Lowden  
Scott R. Lowden - Counsel to Debtor  
PA ID 72116  
Rice & Associates Law Firm  
15 W. Beau Street  
Washington, PA 15301  
[lowdenscott@gmail.com](mailto:lowdenscott@gmail.com)  
(412) 374-7161

Stipulated by: /s/ James Warmbrodt  
James Warmbrodt, Esq.  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_

cc: All Parties in Interest to be served by Clerk

In re:  
Rita Shine Bird  
Debtor

Case No. 17-21787-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 30, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
db	+ Rita Shine Bird, 379 West Wylie Avenue, Washington, PA 15301-2251
14412564	+ Collection Service Cen / WHS Family Medi, 839 5th Ave, New Kensington, PA 15068-6303
14412568	+ Key Bank, 200 West Beau Street, Washington, PA 15301-4404
14412569	+ Keystone Motor Credit, 869 Jefferson Avenue, Washington, PA 15301-3858
14412573	+ PNC Bank, c/o Mark J Udren, Esq., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14412577	+ Receivables Performance / Direct TV, 20816 44th Ave West, Lynnwood, WA 98036-7744
14412580	+ Transworld Sys Inc/51 / MedExpress, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14660127	Email/PDF: bncnotices@becket-lee.com	Nov 30 2022 23:59:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14412563	+ Email/Text: bankruptcy@cavps.com	Nov 30 2022 23:50:00	Cavalry Portfolio Serv / Synchrony Bank, Po Box 27288, Tempe, AZ 85285-7288
14678690	+ Email/Text: bankruptcy@cavps.com	Nov 30 2022 23:50:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14412565	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 30 2022 23:50:00	Comenitybk/victoriassec, Po Box 182789, Columbus, OH 43218-2789
14412566	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 30 2022 23:59:59	Dsnb Macys, Po Box 8218, Mason, OH 45040
14681763	Email/Text: bnc-quantum@quantum3group.com	Nov 30 2022 23:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14683824	Email/Text: G06041@att.com	Nov 30 2022 23:50:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
14680869	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 30 2022 23:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14412567	+ Email/Text: JCAP_BNC_Notices@jcap.com	Nov 30 2022 23:50:00	Jefferson Capital Syst / Fingerhut, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
14421991	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 30 2022 23:50:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, Ohio 44144-2338
14412570	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 23:50:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14678792	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 23:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14412571	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 23:50:00	Midland Funding / Synchrony Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14412572	+ Email/Text: bankruptcy@wofco.com	Nov 30 2022 23:50:00	Mmca/c1, Po Box 91614, Mobile, AL 36691-1614

District/off: 0315-2

User: auto

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Total Noticed: 34

14654368	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 23:50:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14668993	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 23:50:00	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570
14412575	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 23:50:00	Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009
14412574	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 23:50:00	Pnc Bank, N.a., 2730 Liberty Avenue, Pittsburgh, PA 15222
14412576	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2022 23:50:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14413558	+ Email/PDF: rmscedi@recoverycorp.com	Nov 30 2022 23:49:48	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14766389	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 30 2022 23:50:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14412578	+ Email/PDF: gecsedl@recoverycorp.com	Nov 30 2022 23:49:48	Sams Club, P.O. Box 530942, Atlanta, GA 30353-0942
14725839	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 30 2022 23:50:00	Santander Consumer USA, 1010 W Mockingbird Lane, Suite 100, Dallas, TX 75247-5126
14412579	+ Email/PDF: gecsedl@recoverycorp.com	Nov 30 2022 23:49:31	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14648225	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 30 2022 23:50:00	US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
14412581	+ Email/Text: External.Collections@phoenix.edu	Nov 30 2022 23:50:00	University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1950
14412582	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Nov 30 2022 23:50:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2022

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Nov 30, 2022

Form ID: pdf900

Total Noticed: 34

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor Rita Shine Bird ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Rita Shine Bird niclowgl@comcast.net

TOTAL: 9